What is claimed is:

- 1. A curable aqueous composition comprising
- (a) a polyacid comprising at least two carboxylic acid groups, anhydride groups, or salts thereof;
 - (b) a polyol comprising at least two hydroxyl groups; and
- (c) an emulsion polymer comprising, as copolymerized units, greater than 30% by weight, based on the weight of said emulsion polymer solids, ethylenically unsaturated acrylic monomer comprising a C_5 or greater alkyl group;

wherein the ratio of the number of equivalents of said carboxylic acid groups, anhydride groups, or salts thereof to the number of equivalents of said hydroxyl groups is from 1/0.01 to 1/3, and wherein said carboxylic acid groups, anhydride groups, or salts thereof are neutralized to an extent of less than 35% with a fixed base.

- 2. The curable aqueous composition of claim 1 wherein said polyacid is an addition polymer comprising at least one copolymerized ethylenically unsaturated carboxylic acid-containing monomer.
- 3. The curable aqueous composition of claim 1 wherein said polyol is a compound with a molecular weight less than 1000 bearing at least two hydroxyl groups.
- 4. The curable aqueous composition of claim 3 wherein said polyol is a hydroxylamine selected from the group consisting of diisopropanolamine, 2-(2-aminoethylamino)ethanol, triethanolamine, tris(hydroxymethyl)aminomethane, and diethanolamine.

- 5. The curable aqueous composition of claim 1 wherein said emulsion polymer is present in an amount of from 1% to 20%, by weight based on the sum of the weight of the polyacid and the weight of the polyol, all weights being taken on a solids basis.
- 6. The curable aqueous composition of claim 1 further comprising a Phosphorous-containing species.
- 7. The curable aqueous composition of claim 1 further comprising from 0.5% to 20% by weight, based on the solids content of said emulsion polymer, surfactant having an HLB value of greater than 15.
- 8. A method for treating a substrate comprising:
 - (a) forming a curable aqueous composition comprising admixing
 - (1) a polyacid comprising at least two carboxylic acid groups, anhydride groups, or salts thereof;
 - (2) a polyol comprising at least two hydroxyl groups; and
- (3) an emulsion polymer comprising, as copolymerized units, greater than 30% by weight, based on the weight of said emulsion polymer solids, ethylenically unsaturated acrylic monomer comprising a C_5 or greater alkyl group;

wherein the ratio of the number of equivalents of said carboxylic acid groups, anhydride groups, or salts thereof to the number of equivalents of said hydroxyl groups is from 1/0.01 to 1/3, and wherein said carboxylic acid groups, anhydride groups, or salts thereof are neutralized to an extent of less than 35% with a fixed base, and

- (b) contacting said substrate with said curable aqueous composition; and
- (c) heating said curable aqueous composition at temperature of from 120 °C to

400 °C.

- 9. The method of claim 8 wherein said substrate is a heat-resistant fiber or a heat-resistant nonwoven formed therefrom.
- 10. A heat-resistant nonwoven prepared by the method of claim 9.